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*The welfare work of the Metropolitan Life Insurance Company for its industrial policy-holders.* Report for 1917. (New York: The Company. 1918. Pp. 23.)

*Whittier State School biennial report, 1916.* (Whittier, Calif. 1917. Pp. 245.)

The report of the department of research covers the history of the work, organization and equipment, nature and scope, the measurement of intelligence, heredity and delinquency, environmental factors, and study of delinquent conduct.

### Insurance and Pensions

#### NEW BOOKS

HODGE, J. M. and GARSIDE, T. H. *War pensions and allowances.* (New York: Hodder and Stoughton. 1918. Pp. 463.)

JONES, F. R. *Workmen's compensation law of the state of New York.* Revised with amendments, May, 1918. (New York: Workmen's Compensation Publicity Bureau, 80 Maiden Lane. 1918. Pp. 67. 25c.)

JOYCE, J. A. *A treatise on the law of insurance of every kind.* Second edition. Vol. 4. (Rochester, N. Y.: Lawyers Coop. Pub. Co. 1918. Pp. 2507-4885. \$7.50.)

MILLER, G. R. *Social insurance in the United States.* The national social science series. (Chicago: McClurg. 1918. Pp. xii, 136. 60c.)

The National Social Science Series, issued under the editorship of President F. L. McVey, is a collection of brief, non-technical studies on present-day questions, to which has just been added this small volume by Dean Gurdon Ransom Miller of the Colorado State Teachers College. Mr. Miller has given in popular form, an account of the important aspects of social insurance in the United States, covering such topics as the attitude of the public towards social questions in general, workmen's compensation for accidents, health insurance, unemployment insurance, old age support and the general educational value of social insurance to the people of a country. Perhaps it is too much to ask from a treatise written within the limitations of the present one, but the failure to mention such subjects as survivors' (widows' and orphans') insurance, the insurance of salaried employees, the systems of maternity benefits in force in many countries makes one regret the loss of this opportunity to call the attention of American readers to these possibilities of maintaining a high standard of life. The book is an argument for the adoption of various forms of social insurance in the United States.

H. J. H.

WOODBURY, R. M. *Social insurance: an economic analysis.* Cornell studies in history and political science, vol. 4. (New York: Holt. 1917. Pp. x, 171.)

In this doctor's thesis Professor Woodbury has given an analysis of the incidence of the burden of insurance against accidents, sickness, and so forth, and has drawn some conclusions of interest to students of the subject. Because of the more complete data available, the discussion is based almost entirely on German experience.

In the review of the evidence as to whether the employer bears the cost of social insurance or whether he is able to shift it to the wage-earner in the form of reduced wages, the conclusion is reached that the dividends paid by the industries affected have continued to be reasonable during the period of steadily increasing assessments on these industries and that their competitive ability in foreign markets has not been impaired. There has not been any reduction in wages which can be traced to insurance burdens, in fact wages have risen generally during the life of the insurance acts. The addition to costs due to insurance charges has been absorbed in a variety of ways, such as improvements in technique, increase in wholesale prices, savings in raw materials, and so forth. Naturally, the larger establishments have greater opportunities for adopting such economies than the smaller ones and the well known tendency for industrial plants to increase in size has aided the efforts in this direction. As a rule, the insurance charges seem to average about 1 to 2 per cent of the total cost of production and in some industries the percentage of total cost is negligible. Since the enactment of the accident insurance law, there has been a consistent and continued decrease in the rate of serious accidents and this has aided in decreasing the insurance costs.

Much of the ground covered by the writer is familiar to students of the subject, but the argument is well developed and the volume will prove of value in the task of introducing legislation on social insurance in this country.

H. J. HARRIS.

*Negligence and compensation cases annotated, with pleadings and forms.* Vol. 15. (Chicago: Callaghan. 1918. Pp. xliv, 1128.)

### Pauperism, Charities, and Relief Measures

#### NEW BOOKS

BARNES, H. E. *A history of the penal, reformatory and correctional institutions of the state of New Jersey. Analytical and documentary.* (Trenton, N. J.: MacCrellish & Quigley. 1918. Pp. 654.)

DEFERT, L. *Administration et liquidation des sociétés de secours mutuels.* (Paris: Giard & Brière. 1918. 2 fr.)

FELT, D. E. *Organized charities and social welfare work. From the viewpoint of an employer.* (Chicago: Felt & Tarrant Mfg. Co., 1713 N. Paulinn St. 1918.)

McCLENAHAN, B. A. *The Iowa plan for the combination of public and private relief.* University of Iowa monographs. Studies in the